(d) The additional requirement is proposed to be met by seeking sanction of supplementary grant.

Setting up of Banking Ombudsman

788. SHRI C. PERUMAL: Will the Minister of FINANCE be pleased to state:

(a) whether banking ombudsman have been set up in all State-capital;

(b) if so, whether it is proposed to set up ombudsman in important cities, atleast cities having a population of more than one million also;

(c) if so, the details thereof; and

(d) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) Reserve Bank of India (RBI) have reported that the Banking Ombudsman have been presently set up in 15 centres *i.e.* at Ahmedabad, Bangalore, Bhopal Bhubaneswar, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kanpur, Kolkata, Mumbai, New Delhi, Patna and Thiruvananthapuram. The area of operation of Banking Ombudsman under each jurisdiction has been designed such as to cover that particular State and the neighbouring States as per territorial convenience. The areas covered by each Banking Ombudsman are available in RBI website www.rbi.org.in.

At present there is no proposal to increase the number of Banking Ombudsmen. The Banking Ombudsman Scheme has been proposed as an alternate dispute redressal mechanism. The first point of redressal for each customer will be with their respective banker and those complaints which are not resolved at the bank's level are expected to percolate to the Banking Ombudsman level.